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## SOCIOLOGICAL NOTES.

Labor Ouestion.—Dangerous Trades Committee Report in Great Britain. The committee appointed by the Home Secretary to inquire into, and report upon, "Certain Miscellaneous Dangerous Trades," made a report in July, which is highly commended in England. committee was composed of Mr. H. J. Tennant, M. P.: Miss M. E. Abraham. Superintending Inspector of Factories; Dr. Thomas Oliver, Physician to the Royal Infirmary, Newcastle-upon-Tyne, and Mr. H. P. Smith, R. N., Inspector of Factories. The committee was directed by the Secretary of State to inquire into the conditions of work affecting the health of operatives in twenty-two industries, with a view to determine whether special rules should be made under the provisions of Section 8 of the Factory and Workshops Act, 1891, for the protection of persons employed in these industries. The present report, designated as "Interim Report,"\* deals with only a few of these trades, namely, bronzing in lithographic works: paper staining, coloring and enameling; India-rubber works: use of inflammable paints; dry cleaning and aerated waters. Over 134 works in England, Scotland and Ireland were visited by the committee, and written evidence was obtained from 153 persons. The committee chose those trades first which they deemed to be greatly in need of definite regulations. They have made a number of recommendations, but it is doubtful whether the legal limitations of the section of the Act referred to, will permit all of them to be enforced. These are the recommendations in reference to the use of locomotives in factories, and to the use of inflammable paints.

The recommendations of the committee were made with a due regard for the position of the trade with which they deal, both in reference to the state of the labor market and to the amount of foreign competition, and always with a view to avoiding any unnecessary hampering of the manufacturer, while protecting employes wherever it is obviously necessary. Each of the industries concerned is reviewed briefly in this report, in order to familiarize the reader with the conditions and processes in operation. The dangers peculiar to the industry are then pointed out, and finally recommendations are made. The recommendations are as follows:

RECOMMENDATIONS FOR BRONZING IN LITHOGRAPHIC WORKS.

"1. In the opinion of the committee no young person, male or female, should be employed in bronzing or 'dusting off.'

 $^{\circ}$  C.-8149. Home Office. Dangerous Trades Committee. Interim Report. 1896-London. Price,  $3\frac{1}{2}d$ .

- "2. Overalls and head-covering should be supplied by the employer, of such a color as to show the bronze. These should be washed at least once a week.
- "3. All persons desiring respirators should be supplied with them by the employer; they should be washable, and changed not less than three times a week.
- "4. A place should be provided for the workers in which to change and leave their clothes.
- "5. No food should be eaten by any one, whether employed or not in bronzing or 'dusting off' in the room in which bronzing or 'dusting off' has been carried on during that day.
- "6. Cleanliness being extremely important, they recommend that sufficient lavatory and bath accommodation be supplied for the workers employed, with hot and cold water, soap, towels and nail brushes; that each person engaged in the room in which bronzing or 'dusting off' is carried on should wash his or her hands before taking a meal, and take a bath at least once a week.
- "7. The committee have considered the possibility of requiring that all bronzing and 'dusting off' should be carried on in a separate room or place partitioned off from all the other operations incidental to printing or lithography. They have concluded, however, that it might prejudice the manufacturers to do more than to require that the processes of printing in size and of bronzing and 'dusting off' should be performed in a separate room. They accordingly confine themselves to this recommendation.
- "8. They further recommend, on the almost unanimous testimony of those examined, that each person employed in this room or partitioned place should be supplied twice a day, say at 11 a. m. and 4.30 p. m., with half a pint of milk, i.e., a pint a day for each worker, and that the milk, and not its price in money, should be supplied; for they have found in certain places, where the money to buy milk has been given to the workers, that it has been utilized for other and less useful purposes.
- "9. All persons employed should be examined once a month by the Certifying Surgeon for the district, who shall have power to order temporary or total suspension.
- "10. A register should be kept showing the date and result of his visit, and any requirement made by him.
- "II. They finally recommend that all cases of illness attributable to working in bronze should be reported by the Certifying Surgeon to Her Majesty's Inspector of Factories for the district."

## RECOMMENDATIONS FOR PAPER STAINING, COLORING AND ENAMELING.

- "I. No child or young person of either sex should be employed.
- "2. No food should be eaten in the room in which these processes are carried on.
- "3. Adequate washing appliances and baths should be supplied to the workers, with hot and cold water, towels, soap and nail-brushes.
- "4. The occupiers of such factories should take measures to secure that every worker wash his or her hands and face before meals, and before leaving the works.
- "5. The occupiers should take measures to secure that every worker should take a bath once a week.
- "6. All persons desiring respirators should be supplied with them by the employer; they should be washable, and changed not less than three times a week.
- "7. Overalls and head covering should be supplied by the occupier of such a color as to show the dusty material. These should be washed at least once a week.
- "8. All persons employed in bronze or 'dusting off' bronze should be supplied twice a day, say at 11 a: m. and 4.30 p. m., with half a pint of milk,  $i.\ e.$ , a pint a day for each worker; and that the milk, and not its price in money, should be supplied.
- "9. All persons employed in these processes should be examined once a month by the Certifying Surgeon for the district, who shall have power to order temporary or total suspension.
- "10. A register should be kept showing the date and result of his visit, and any requirement made by him.
- "II. All cases of illness, attributable to working in any of these processes, should be reported by the Certifying Surgeon to Her Majesty's Inspector of Factories for the district.
- "12. In all places where the temperature in winter reaches 75° F., or in summer 90° F., and in all places where the above-mentioned dusty processes are carried on, the committee recommend that there should be a fan or other mechanical means of artificial ventilation.
- "13. All work, so far as possible, should be prohibited in rooms or stoves where paper is dried, which should be separated from the machine or other work rooms."

# RECOMMENDATIONS FOR THE USE OF STEAM LOCOMOTIVES IN FACTORIES.

"1. Coupling sticks should be provided and used wherever practicable. (There are conditions under which they cannot be used, and

in such cases the committee would urge that automatic couplings should be adopted.)

- "2. On each side of a set of rails there should be a footway three feet wide between the rails and any fixed structure.
- "3. No heaps of rubbish or any material should be deposited within three feet of the rails.
- "4. All gantries should be provided with hand-rails, and the space between such hand-rails and the railway line should be not less than four feet; the gantries should be properly constructed and kept in proper repair.
- "5. At the ends of all gantries there should be a 'stop block,' i. e., a fixed structure.
- "6. All firemen or second firemen should be provided with a 'chuck' or 'scotch' to place under the wheels of the wagon or engine when in repose on a gradient, and this article should be made of some durable or indestructible material.
- "7. All level crossings where the workmen have to pass to and from their work at meal times, or at changes of shift, should, subject to the discretion of Her Majesty's Chief Inspector of Factories, be provided with bridges or subways; and where such a level crossing exists without a bridge or subway, a man should be kept constantly on the lookout to warn pedestrians of danger.
- "8. Drivers should not be allowed to move their engines about during meal times.
- "9. No man should be engaged as fireman under the age of seventeen years.
- "10. No man who has not passed a certificated test should be allowed to become an engine-driver, such test to demonstrate clearly that he is, by training and experience, fitted to undertake these difficult and responsible duties.
- "II. Adequate time should be given to all engine-drivers to clean and wash out their engines; the periods to vary according to the nature of the water used in the boilers, and to be prescribed by Her Majesty's Chief Inspector of Factories.
- "12. When wagons or trucks are undergoing repair, a danger signal should be attached to the end of such wagon or train of wagons.
- "13. The use of long chains attaching the wagons or bogeys to the locomotive should, where the nature of the work permits, be discontinued.
- "14. Where the use of 'props' is necessary, they should be of strong timber, and hooped with iron to prevent their splitting.
- "15. For the purposes of special rules on this subject the word locomotive should include all traveling cranes moved by power.

- "16. Between one hour after sunset and one hour before sunrise and during foggy weather, a red lamp should be exhibited both in front of the engine and behind the last truck or wagon.
- "17. No locomotive when traversing a level crossing should exceed the speed of four miles an hour.
- "18. Drivers, when approaching level crossings, should whistle effectively."

## RECOMMENDATIONS FOR INDIA-RUBBER WORKS.

- "I. For 'spreading' rooms which are adequately supplied with cowls or hoods and fans, sufficient means of ventilation may be considered to have been provided; but in all such rooms not so provided special mechanical ventilation should be supplied.
- "2. In all 'making-up' rooms the cubic space should be not less than 500 cubic feet to each worker; there should also be an air-propeller or other special means of ventilation approved by Her Majesty's Chief Inspector of Factories. Where artificial light, other than electric light, is used, the proportion should be 600 cubic feet to each worker.
- "3. No young person under sixteen years of age should be employed in 'mixing,' 'spreading,' or 'making-up' rooms.
- "4. All cans, boxes, or vessels containing naphtha or 'solution,' in whatever part of the factory they may be, should be provided with lids, and, when not in use, kept covered over.
- "5. In rooms where vulcanization by means of carbon bisulphide is carried on, no young person should be employed, and no person should be employed for more than five hours a day, or for more than two and a half hours at a time without an interval of at least one hour.
- "6. In vulcanizing waterproof cloth by the carbon bisulphide process, the trough containing this liquid should be self-feeding and covered over. When the cloth has received the vulcanizing compound, it should be conveyed to and from the drying chamber by means of an automatic machine. No person should be allowed to enter the drying room in the ordinary course of work.
- "7. In the cold vulcanizing of mechanical, surgical, and small articles, all 'dipping' should be done in enclosed cupboards or boxes provided with tubes and a fan, so arranged that the suction shall draw the fumes away from, and not across, or over the face of the workers.
- "8. In all rooms where waterproof cloth is vulcanized by means of carbon bisulphide the machine should be covered over and provided with a downward suction fan for carrying off the fumes.
- "9. No food should be eaten in any part of the factory in which either naphtha or carbon bisulphide is used.

- "10. In all india-rubber factories where more than twenty persons are employed a suitable dining-room should be provided.
- "II. All persons employed in departments where carbon bisulphide is used, and all young persons and women employed where naphtha is used should be examined once a month by the Certifying Surgeon for the district, who shall have power to order temporary or total suspension.
- "12. A register should be kept showing the date and result of his visit, and any requirement made by him.
- "13. The committee finally recommend that all cases of illness attributable to working in naphtha or carbon bisulphide should be reported by the Certifying Surgeon to Her Majesty's Inspector of Factories for the district."

#### RECOMMENDATIONS FOR THE USE OF INFLAMMABLE PAINTS.

- "I. The committee recommend that no confined space on board a ship, nor any place, to and from which the workers must pass through a man-hole, which place is not in direct communication with the open air, should be painted with a spirit composition, or with a paint, the flashing point of which, in Abel's apparatus, is below 100° F.
- "2. No such paint should be used by a workman carrying a naked light, or upon any surface between which and a naked light there is no protective medium.
- "3. No man working with such a paint should be employed upon it for more than five hours a day, or for longer than two and a half hours at a time, without a break of at least one hour. This recommendation should be clearly understood not to curtail or limit the number or period of those temporary cessations from work which are now found to be necessary.
- "4. No young person should be permitted to work with such a paint, or in a place where it is being used.
- "5. Where less than three men are employed in the use of an inflammable paint, they should receive a visit from the foreman or other responsible person at intervals of not more than one hour."

### RECOMMENDATIONS FOR DRY CLEANING.

"I. The committee recommend that all machines, tanks, vessels for rinsing, or hydro-extractors should be provided with a balanced lid or cover, which should be closed but not fastened down during the operation of cleaning or rinsing. They should be so constructed that upon the occurrence of an explosion or a fire, they will, after being forced open, fall down again by their own weight. The committee are aware that in the process of rinsing it is not often practicable to keep the

vessel covered over. In such cases there should be attached to the ceiling, pillar, or beam above the rinser, a cover or door of iron. This should be so constructed and adjusted that, in case of fire, by pulling a string or touching a catch it will instantly fall down upon the vessel, and cut off the supply of air from the burning spirit. In practice, advantage has been derived from having the string or catch at some distance from the extinguishing cover.

- "2. The soiled spirit from all washing and rinsing machines and hydro-extractors should, whenever practicable, be run off to the settlers or distilling apparatus in closed pipes.
- "3. Sand should be kept in abundance close to all places in which benzine or naphtha is used.
  - "4. Blankets should also be kept in readiness in case of fire.
- "5. Men working in the processes in which spirit is used should wear woolen shirts and clothing.
- "6. All rooms above the ground floor in which any of the processes of dry cleaning, involving the use of spirit, are carried on, should be provided with an outside emergency staircase.
- "7. All dry cleaning factories should be provided with hydrants, hoses, and an efficient water supply.
- "8. Wherever possible incandescent electric light should be used. Each incandescent light should be enclosed not only in the small glass globe which usually surrounds it, but also in an outer, air-tight envelope of glass. In cases where electric light cannot be procured, the rooms in which mineral spirit is used should be lit from the outside, the light being separated from such a room by a thick air-tight partition of glass.
- "9. Ventilation and air-space in these processes are of paramount importance. In all places, rooms, or shops, in which spirit is used, there should not be less than 500 cubic feet of space to each worker. There should also be ventilators both near the floor and the ceiling of such rooms.
- "10. All young persons and women should be examined once per month by the Certifying Surgeon for the district, who shall have power to order temporary or total suspension.
- "II. A register should be kept of the date and result of his visit, and any requirement made by him.
- "12. No food should be eaten in a place or room in which benzine, naphtha, or volatile spirit has been used, or in which goods saturated with such spirit have been placed during that day.
- "13. Where more than twenty people are employed, the occupier should provide a dining-room for the work-people."

#### RECOMMENDATIONS FOR ÆRATED WATERS.

- "I. All bottlers, wirers, sighters and labelers should be provided with face-guards, masks, or veils of wire-gauze, which they should wear while at work.
- "2. All bottlers, sighters and labelers should wear full-length gauntlets upon both arms.
- "3. All wirers should wear the full-length gauntlet upon one arm, and the shorter armlet upon the other.
- "4. All machines for bottling should be so fenced in that at no period of the operation of filling or corking should it be possible for a fragment of a bursting bottle to strike a labeler, wirer, or sighter. That is to say, these three classes of work-people should carry on their occupation either quite away from the machine, or else in a situation screened off by wire gauze from the bottles in any of their positions on the filling machine.
- "5. Round the filling machines and washing tanks there should be a raised wooden grating, upon which the workers may stand.
  - "6. All floors should be properly drained into the open."

If all the above recommendations are embodied in legislation, it will mean that the government is willing to go much further than it has hitherto done in its supervision of workingmen's interests. It must not be forgotten, however, that such powers as the Dangerous Trades Committee in England possesses, may be the cause of evil as well as good, and no legislation of this character ought to be undertaken blindly upon the recommendation of any one committee. There is already an intimation that this committee has been, or will be, used to further class and factional interests among the laboring people themselves. For example, in some cases organized labor has tried to gain an advantage over unorganized, and men have tried to displace women in certain industries through appeals to a committee of this kind for restrictions that would work to their interest, and, at the same time, do much harm to innocent parties.

Mobility of Labor.\*—It is interesting to obtain any light upon the different questions concerning the mobility of labor under either normal or abnormal conditions. An important phase of the problem is the proportion of laborers who permanently lose their positions by reason of being involved in a strike or lock-out. From figures contained in the third annual report of the United States Commissioner of Labor, on "Strikes and Lock-outs," it may be inferred that about one-thirteenth of the men involved in

<sup>\*</sup>Contributed by Professor W. F. Willcox, Cornell University.

a strike do not return to work when it is over. Of this number (one-thirteenth) four-fifths are supplanted by new men and the places of the remainder are left unfilled. In the case of lock-outs nearly one-ninth of the men do not return to work, and of this number, three-fourths are supplanted by new men, and the others lose their places through a reduction in the force. The figures from which this inference is drawn, may be found on pages thirteen and fourteen of the report indicated, and the argument is as follows:

Of 22,304 establishments involved in strikes, it is stated that after the strikes there were 1,635,047 employes, of whom 103,038 were new hands; therefore, 1,532,009 old employes must have been at work after the strike. And since there were 1,660,835 employes before the strike, 128,826 must have lost their places, or, in other words, 7.8 per cent of the whole force. There were 103,038 new employes, so the difference, or 25,788, must be due to a reduction in the force. By a similar line of argument we find that 18,499 employes of the 175,270 involved in lock-outs did not return to work. This gives us 10.6 per cent of the total number involved. Of those who did not return to work, 13,976 were replaced by new men, and the positions of 4523 remained unfilled.

We regret that the recently issued volume on "Strikes and Lockouts," for the period 1887 to 1894, does not report the number of employes after the strikes or lock-outs, and, therefore, the preceding argument cannot be tested by its figures.

### Association for the Protection of Tenants in Frankfurt a. M.\*

—The landlords in Germany are pretty generally organized for purposes of mutual aid in dealing with the tenant problem, and for the purpose of blacklisting undesirable tenants. The organization takes the form of local unions, and in addition to these there is a central organization for all Germany, known as the Zentralverband der Hausund Städtischen Grundbesitzervereine Deutschlands. These organizations have certainly been helpful to the landlords, and in some ways have helped the tenants as well. It is natural to expect, however, that a partisan organization would give rise to a similar movement on behalf of the tenants. A union of tenants has been organized in Frankfurt recently, and is, therefore, still in the experimental stage. Its objects are set forth as follows:

First.—The establishment of a Bureau of Information concerning dwellings.

Second.—A board for legal assistance in matters concerning tenants' rights.

<sup>\*</sup> Information contributed by Miss Emily Greene Balch, Berlin.

Third.—A bureau for medical advice on all questions pertaining to sanitation.

Fourth.—The furnishing of correct blank forms for leases.

Fifth.—Public agitation and detailed reports to government authorities in support of measures for the general welfare of tenants.

Certainly the second, third and fifth of these objects, if carried out with any degree of success, will meet a real need, and cause the unions to spread rapidly in other parts of Germany and in foreign countries.

Musee Social of Paris.—It is interesting to note that the activity displayed by the Musée Social has already justified Mr. Willoughby's prediction regarding its probable utility to students in social science. Mr. Willoughby has outlined in the Annals\* the scheme of its organization. The past year has produced many results. The special library is in a flourishing condition. One technical consultation enabled a labor organization to be formed on vastly more helpful lines than could have been the case had it started as its predecessors with little or no technical knowledge of present needs and past experience. The delegations or "missions" sent to England and Germany last year to study the trade unions and the Agrarian question respectively have made their preliminary reports, which were published in the bulletins of the Musée Social, and the full reports are now ready for publication in book form. At the date of this writing another delegation, of which M. Paul de Rousiers is head and composed of Messrs. Vigouroux, Janet and Carbonnel, is in America studying various phases of the labor question. Other delegations are at present at work or will be sent to Italy to study the People's Banks (banques populaires) and to Germany to continue the study of the labor conditions in that country, especially in Westphalia.

Insurance Against Non-Employment in Cologne.—Insurance against non-employment is in the most elementary stage even in Switzerland where it originated. Some features of the Cologne experiment, as reported by the English Consul, are worthy of note.† Alderman Schmalbein and a few citizens organized a society called the City of Cologne Insurance Society for the Unemployed in Winter (Stadtkölnischer Versicherunsgverein gegen Arbeitslosigkeit) to meet the need arising from lack of work in building and allied trades in the winter. Its statutes provide that it shall operate in connection with another society, known as the Cologne General Labor Registry,

<sup>\*</sup> Vol. vii., p. 58, January, 1896.

<sup>†</sup> Foreign Office. 1896. Miscellaneous Series. No. 399. Report on the Society for Insurance Against Want of Employment in Winter and the General Labor Registry at Cologne. June, 1896. London, Eyre and Spottiswoode. [C. 7920-20.] Price, three half pence.

during the period from December 15 to March 15. Funds come from four sources:—subscriptions of members, contributions of the insured. contribution of the city of Cologne, and voluntary donations from societies, clubs, employes and interested persons. Membership, which does not entitle to insurance, is acquired by annual payment of five marks. Workmen, who do not wish to insure, but to show their interest in the objects of the society, may become members by the annual payment of three marks, which sum may be paid in monthly instalments of twenty-five pfennigs. Rights of membership are not acquired until after payment of a full year's subscription. Corporations, clubs and individuals may become honorary members on a single payment of any sum not less than 300 marks, or they may be elected such by the general meeting on account of valuable services rendered the society. The society is governed by the general meeting, composed of ordinary and honorary members, convened yearly, and by a board. The board consists of the Mayor of Cologne, a representative (the chairman at the time) of the Cologne General Labor Registry and eighteen members, of whom six are delegated by the Committee of Insured and are workmen and twelve are elected by the general meeting (half of these must be employers, and the other half neither employers nor workmen). Of the twelve members of the executive board which the general meeting elects, four retire each year; two of each of the classes named, but they are eligible for re-election. The executive board selects from among its members the officers of the society. Insurances are effected only for the fiscal year and by the cashier of the society in accordance with prescribed conditions of insurance. The board can modify these conditions or refuse to make or cease making insurance contracts, but before doing so, it must consult the committee of the insured. This is a committee of at least six persons or one representative for every fifty persons insured, chosen annually by ballot of those insured.

In the Insurance Society, workmen who are at least eighteen years of age, and have had their domicile in Cologne for at least two years, and are not incapacitated from working, can insure under these conditions:

SECTION 1. The person insured is bound to pay his weekly subscription regularly.

SEC. 2. On joining the society he receives a special premium-book. This book contains the statutes of the fund, the conditions of insurance, and the necessary space for affixing the insurance stamps.

SEC. 3. Payment of the subscription is made by purchasing insurance stamps at twenty-five pfennigs for the week, and affixing them in the premium book.

SEC. 4. The stamps of the insurance fund against want of employment in the community of Cologne can be bought:

- a. At the office of the Insurance Fund.
- b. At the office of the General Labor Registry.
- c. From those employers who receive announcement of membership.
- SEC. 5. At the places under a and b, section 4, the stamps can be bought on weekdays during the office hours to be fixed later on.

On Sundays the places under a and b are opened from 11 a. m. to 12 m. for the purchase of stamps and for checking the premium-books.

Any changes in this arrangement are made known in the Stadt-Anzeiger, in the Lokal-Anzeiger, and in the Kölner Tageblatt.

SEC. 6. Every two months, at the latest, the check-books must be presented at the office of the cashier for examination and in order that the stamps may be canceled. An exception is made to this rule when the insurance subscriptions are paid yearly or every six months in advance.

In the first half of December all premium-books must be presented to the cashier in order to be inspected, and that the stamps may be cancelled. In case the necessary stamps are not affixed or cancelled all insurance rights are forfeited. In special cases of need this regulation may be waived on motion of the board.

SEC. 7. Those members who are insured, who have regularly paid their insurance subscriptions, and have completely fulfilled all their obligations towards the society in other respects, are specially considered as far as possible at the General Labor Registry which is in connection with the society, having work procured for them, and are entitled in case they cannot get any employment during the time elapsing from December 15 to March 15 to draw daily allowance from the insurance fund, in so much and as long as no work is given to them, but only for a maximum length of time of eight weeks. No one is entitled to draw a daily allowance until on the fifth work-day after December 15, and in any case only after being insured in the insurance fund for eight months.

SEC. 8. The daily allowance for the first twenty work days on which no work can be obtained, amounts to:

- For a married unemployed workman or a widower, in case he has to provide for one or more children, two marks.
- For an unmarried, unemployed workman one mark and twenty pfennings. For the rest of the time the daily allowance is fixed at one-half of these sums.

The daily allowance cannot be drawn until five work-days have elapsed after the workman has given notice that he cannot obtain

work, and until this fact has been verified, without prejudice to the regulations at the end of Section 7.

SEC. 9. The daily allowances are paid on Thursday of each week.

SEC. 10. Those workmen who have given notice of being without employment must, when requested by the cashier, appear twice daily at the place designated by him. If the workman is then offered work he is obliged to accept it. The person insured cannot merely claim employment in his especial trade or calling.

SEC. 11. The person insured has no claim:

- a. If he has not paid up his subscription in full.
- b. If he has neglected to have his payments entered in the manner prescribed in Section 6.
- c. If he was already without work at the time of his contracting the insurance.
- d. If he has lost his employment by illness or old age or otherwise, as long as he has claims against sick-funds or from the insurance against accident, sickness or old age.
- e. If he refuses work, without reason, that is offered him.
- f. If he leaves Cologne.

The committee of the insured decides whether one of these cases of loss of claim occurs or not. An appeal against this decision can be made by the person insured to the board of the society. Legal steps cannot be taken in the matter.

SEC. 12. A person can join the insurance fund free of cost. If a person insured withdraws from the society, he loses thereby all claims to the insurance fund. If a person insured dies before he is entitled to draw an allowance, or if he becomes permanently unfit for work before this time, he or his widow or heir shall on demand be refunded the subscription paid in the current business year.

SEC. 13. Every one who is insured must give notice to the cashier when he is out of work.

SEC. 14. The rights accruing from the insurance contract are not transferable.

SEC. 15. The cashier and the other employes are not entitled to make insurance contracts under other conditions than those stated above.

Private subscriptions to the guarantee fund to start this work amounted to nearly \$10,000, and its promoters confidently expect to secure an annual contribution on the part of the city. The success in operating this work largely depends on the efficiency of the General Labor Registry, which works hand in hand with it. Some account of this organization and of the Swiss experiments will be given in these Notes in the January number of the Annals.